**Exterior-Only Inspection Residential Appraisal Report** 

	The purpose of this summary appraisal report is to				5
	Property Address 10111 Laramie Ave		City Chatsworth		
	Borrower Redwood Holdings LLC Legal Description TRACT # 24585 LOT 58	Owner of Public Record	Jeffrey Mary E k	Kelly J County	Los Angeles
	Assessor's Parcel # 2741-010-017		Tax Year	2022 R.E. 1	Taxes \$ 2,768
CT	Neighborhood Name Chatsworth		Map Reference		us Tract 1133.22
E E	Occupant X Owner Tenant Vacant	t Special Assessments \$	0 PUD	HOA\$ 0	per year per month
SUBJECT	Property Rights Appraised X Fee Simple	Leasehold Other (describe)			
0,	Assignment Type   Purchase Transaction		Other (describe) Loan Service		L 04 00070
	Lender/Client Wedgewood Inc  Is the subject property currently offered for sale or		015 Manhattan Beach Blvd	· _	
	Report data source(s) used, offerings price(s), and				
	04/20/2023;Original Price \$799,000;Original Price \$799				
		sale for the subject purchase trans			
片	performed.				
ă					( )
CONTRACT	Contract Price \$ Date of Contract Is there any financial assistance (loan charges, sa		seller the owner of public record		
S	If Yes, report the total dollar amount and describe		ient assistance, etc.) to be paid	by any party on benan or the b	outower? resno
	Trace, report the total delial amount and december	the terms to be paid.			
	Note: Race and the racial composition of the n				
	Neighborhood Characteristics		nit Housing Trends	One-Unit Housin	•
0	LocationUrbanXSuburbanRuralBuilt-UpXOver 75%25-75%Under				GE         One-Unit         85 %           yrs)         2-4 Unit         00 %
00	Growth Rapid X Stable Slow	Marketing Time X Und			46 Multi-Family 5 %
푼	Neighborhood Boundaries Devonshire St is t				66 Commercial 5 %
<u>B</u>	east. Mason Ave is to the west.			865 Pred. 6	65 Other Vac/Prk 5 %
EIGHBORHOOD	Neighborhood Description Subject neighborhoo				
필	public transportation, and freeways are nearby.			nd the protection from detrim	ental conditions as well as the
	adequacy of public utilities, including police ar Market Conditions (including support for the above		-	v stable at the time of ins	enection There was
	fluctuation of median prices. However, the			y stable at the time of this	spection. There was
	, , , , , , , , , , , , , , , , , , , ,				
	Dimensions See Plat Map		1006 sf Shape	Rectangular View	N;Res;
	Specific Zoning Classification RE1		otion Residential Estate1		
	Zoning Compliance   X   Legal   Legal Nonco	onforming (Grandfathered Use)	No Zoning   Illegal (desc		No, describe. The highest
	and best use meets legal permissibility,				No, describe. The highest
	Utilities Public Other (describe)	Public Other	•	f-site ImprovementsType	Public Private
SITE	Electricity X	Water X		Pvd	X
0,	Gas X	Sanitary Sewer X	Alley	None FEMAN	J D-t- 00/00/0000
	FEMA Special Flood Hazard Area Yes X  Are the utilities and/or off-site improvements typical	No FEMA Flood Zone X	FEMA Map # 060 No If No, describe.	137CTU4UF FEMAIN	lap Date 09/26/2008
	Are there any adverse site conditions or external f			nd uses, etc.)? Yes X	No If Yes, describe.
	There were no apparent adverse easeme		vironmental conditions no	ted. The subject is locate	ed mid block on a
	residential street and surrounded by sim	ilar single family homes.			
	Source(a) Head for Dhysical Characteristics of Dro	operty Appraisal Files X I	MLS X Assessment and Tax	Records Prior Inspection	Property Owner
	Source(s) Used for Physical Characteristics of Pro  X Other (describe)	Realist	Data Source(s) for Gross Liv		a   Property Owner  ax Records
		Seneral Description	Heating / Cooling	Amenities	Car Storage
		Concrete Slab Crawl Space	X FWA HWBB	X Fireplace(s) # 1	None
		Full Basement Finished	Radiant		X Driveway # of Cars 2
		Partial Basement Finished	Other None		Driveway Surface Asphalt
		rior Walls Stucco Surface Cmpstn	Fuel FAU  X Central Air Conditioning	X Porch Cov X Pool Pool	X Garage # of Cars 2 Carport # of Cars 0
		ers & Downspouts Alum	Individual		X Attached Detached
	Effective Age (Yrs) 50 Wind	low Type Wood	Other None	Other None	Built-in
က	Appliances X Refrigerator X Range/Oven X		Microwave X Washer/Dryer	Other (describe)	
<b>IMPROVEMENTS</b>	Finished area above grade contains: 6	Rooms 3 Bedroom	ns 2.0 Bath(s) 1	577 Square Feet of Gr	oss Living Area Above Grade
◙	Additional features (special energy efficient items,	etc.) None			
o	Describe the condition of the property and data so	ource(s) (including apparent neede	ed repairs, deterioration, renoval	tions, remodeling, etc.). C4;;;	; See comments -
PR	SUBJECT CONDITION			, , , , , , , , , , , , , , , , , , ,	
<b>≧</b>					
	Are there any apparent physical deficiencies or ac	dverse conditions that affect the liv	rability, soundness, or structural	integrity of the property?	Yes X No
	If Yes, describe There are no apparent phy				
	Please note that the appraiser is not a lic				
	analyze, or comment on physical items the				regarding any
	mechanical or structural physical probler Does the property generally conform to the neight				cribe. The subject
	condition size, age, and design/style con	•		.     100   A   NO ILINO, UES	onso The Subject

SALES COMPARISON ANALYSIS

**Exterior-Only Inspection Residential Appraisal Report** 

File No. 53059 Case No. 34122599

There are 3 con	nparable prope	<u>rties curr</u>	ently offered for sale in	the s	subject neighbo	rhood ranging	in price fi	rom \$ 739,6	650	to\$	899	,000 .
			bject neighborhood with						60,00	0 to	\$	998,000 .
FEATURE	SUBJ	ECT	COMPARABLE	SAL	LE#1		ARABLE S		C	OMPAR	ABLE SA	ALE#3
Address 10111	Laramie Ave	е	9700 Cas	aba	Ave	95	30 Keok	uk Ave		201	02 Lem	arsh St
Chatsw	orth, CA 91311		Chatsworth,	CA 9	91311	Cha	atsworth, C	CA 91311		Cha	tsworth, C	CA 91311
Proximity to Subject			0.54 m	iles	S		0.72 mil	es S		0.	15 mile	s NE
Sale Price	\$		\$		925,000		\$	835,000			\$	945,000
Sale Price/Gross Liv. Area	\$ 0.00	sq. ft.		sq. ft		\$ 610.		q. ft.	\$	430.9		q. ft.
Data Source(s)			CRMLS#SR230	1966	67;DOM 14	CRMLS#E	3B22237	799;DOM 100	С	RMLS#	221242	221;DOM 49
Verification Source(s)			DOC#23-02153	34, F	RealQuest	DOC#23	3-016548	1, RealQuest				9, RealQuest
VALUE ADJUSTMENTS	DESCRIP	TION	DESCRIPTION	+(-	-) \$ Adjustment	DESCRIP	TION	+(-) \$ Adjustment	DE	SCRIPT	ION	+(-) \$ Adjustment
Sale or Financing			ArmLth			ArmL				ArmLt		
Concessions			Conv;18500		-18,500					Cash;		
Date of Sale/Time			s04/23;c03/23		0	s03/23;c	02/23	0	s0	8/22;c0	)7/22	C
Location	N;Res	-	N;Res;			N;Re				SideBus		+23,500
Leasehold/Fee Simple	Fee Sin		Fee Simple			Fee Sir				ee Sim	•	
Site	11006		7,501 sf		+17,500			+16,500		11,013		C
View	N;Res	-	N;Res;			N;Re				N;Res	-	
Design (Style)	DT1;Ra	nch	DT1;Ranch			DT1;Ra				DT2;Tr	ad	C
Quality of Construction	Q4		Q4			Q4				Q4		
Actual Age	62		64		0			0		47		C
Condition	C4		C4		-23,000					C4		
Above Grade	Total Bdrms.	Baths	Total Bdrms. Baths	1		Total Bdrms			Total		Baths	С
Room Count	6 3	2.0	6 3 2.0	1		6 3	2.0		7	4	2.1	-5,000
Gross Living Area	1577	sq. ft		t.	-22,000		sq. ft.	+26,000	2	2,193	sq. ft.	-77,000
Basement & Finished	0sf		0sf			0sf	f			0sf		
Rooms Below Grade				_								
Functional Utility	Avera	-	Average	_		Avera	-			Avera	_	
Heating/Cooling	FAU/C	AC	FAU/CAC			FAU/C	CAC			FAU/C	AC	
Energy Efficient Items	None	9	Owned Solar		-10,000					None		
Garage/Carport	2ga2d		2ga2dw			2gd2		0		3ga3d		-5,000
Porch/Patio/Deck	Patio/Po	orch	Patio/Porch			Patio/P	orch		P	atio/Po	orch	
Fireplaces	1 Firepl	ace	1 Fireplace			1 Firep	lace		1	Firepla	ace	
Pool	Pool		Pool			Non	е	+15,000		Pool/S	ра	-5,000
Other	None	9	None			480 sf Det	WrkShp	-25,000		None	)	
Net Adjustment (Total)			+ X -	\$	-56,000	X +	-	\$ 32,500		+ X -	-	\$ -68,500
Adjusted Sale Price			Net Adj: -6%			Net Adj: 4%	6		Net A	\dj: -7%	, 0	
of Comparables			Gross Adj : 10%	\$	869,000	Gross Adj:	10%	\$ 867,500	Gros	s Adj: 1	12%	\$ 876,500
I X did did not re	search the sale	e or trans	fer history of the subject	ct pro	operty and com	parable sales.	If not, exp	olain				
	1			ha cı	uhiect property	f 11 11	ears prior	to the effective dat	of th		1	
My research X did	did not revea	il any pric	or sales or transfers of t	110 30	abject property	for the three y		to the effective dat	e oi iii	ıs appraı	saı.	
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	, RealQuest	.com	or sales or transfers of t or sales or transfers of t			,						
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**Exterior-Only Inspection Residential Appraisal Report** 

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	The appraiser certifies and agrees that this appraisal was prepared in a	accordance with the requi	irements of		
	Title XI of the Financial Institutions, Reform, Recovery, and Enforcement	nt Act (FIRREA) of 1989	as amended (12		
	U.S.C. 3331 et seq.), and any applicable implementing regulations in e	nect at the time the appra	aiser signs the		
	appraisal certification.				
	This report was prepared in accordance with the requirements of the A	paraisal Papart antion of	LISDAD Standards	Pulo 2 2(a)	
	This report was prepared in accordance with the requirements of the A	ppraisar Report option or	USFAF Standards	Nule 2-2(a).	
	Fannie Mae Definition: Market value is the most probable price which a	property should bring in	a competitive and	open market u	nder all
	conditions requisite to a fair sale, the buyer and seller, each acting prud	dently, knowledgeably an	d assuming the pri	ce is not affect	ted by
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## Prodigy Appraisal Services EXTRA COMPARABLES 4-5-6

File No. 53059 Case No. 34122599

Borrower Redwood Holdings LLC

Property Address 10111 Laramie Ave

City Chatsworth County Los Angeles State CA Zip Code 91311

Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278

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FEATURE		UBJE(	<del>•</del> •	COMPARABL			CC		RABLE S		(	COMPAR	ABLE S	ALE#	6
Address 10111				20213 La						nmer St					
Chatswo	orth, CA	913	11	Chatsworth			(			CA 91311					
Proximity to Subject				0.27 m				0.	97 mile						
Sale Price	\$			\$		899,000			\$	799,000			\$		
Sale Price/Gross Liv. Area	\$	0.00	sq. ft.		sq. f		\$ 436.14 sq. ft.			\$		S	q. ft.		
Data Source(s)				CRMLS#SR230		•	CRM	CRMLS#SR23045464;DOM 31							
Verification Source(s)				Real			RealQuest								
VALUE ADJUSTMENTS	DE:	SCRIP	TION	DESCRIPTION	+(	(-) \$ Adjustment				+(-) \$ Adjustment	D	ESCRIP1	ION	+(-) \$ Adjı	ustment
Sale or Financing				Listing				Listing							
Concessions				0;0	_			0;0							
Date of Sale/Time				Active	+	0		Active		0	_				
Location		N;Res		A;BsyRd;	+	+22,500		BsyR		+20,000					
Leasehold/Fee Simple		e Sin	-	Fee Simple		. 10 000		e Sim	•	. 47 500					
Site		1006		7,134 sf		+19,360		,511		+17,500					
View		N;Res		N;Res;	+			N;Res	•						
Design (Style)	U	Γ1;Ra	ncn	DT1;Ranch			וט	1;Raı	ncn						
Quality of Construction Actual Age		Q4 62		Q4 63	+	0		Q4 59		C					
Condition		<u>62</u> C4		C4	+	U		 C4			-				
Above Grade	Total I		Baths	Total Bdrms. Bath	_		Total E		Baths		Total	Bdrms.	Baths		
Room Count	6	3 3	2.0	6 3 2.0	-		10tai E	3	3.0	-10,000		DUITIS.	שמווא		
Gross Living Area		 577	sq. ft.			-25,500		<u>3</u> 332	sq. ft.	-32,000			sq. ft.		
Basement & Finished	13	0sf		0sf	it.	-23,300	1,0	0sf	ay. II.	-32,000	-		δy. Il.		
Rooms Below Grade		JSI		031				JJI							
Functional Utility		vera	ae	Average	+		Δ	veraç	ne						
Heating/Cooling		AU/C	-	FAU/CAC				AU/C							
Energy Efficient Items		None		None				None							
Garage/Carport		ga2d		2gd2dw		0		gd2d		C					
Porch/Patio/Deck		tio/Po		Patio/Porch				tio/Po							
Fireplaces		irepl		1 Fireplace				irepla							
Pool		Pool		None		+15,000		None		+15,000					
					_	,	,								
Other		None	Э	None				None	!						
		None	9	None X + -	\$	31,360		None	<del>.</del>	\$ 10,500		+		\$	
Other Net Adjustment (Total) Adjusted Sale Price		None	<del>2</del>		\$	31,360	X +			\$ 10,500	Net	+ Adj: 0%		\$	
Net Adjustment (Total)		None	e	X + -	\$		X +	j: 1%	-	\$ 10,500 \$ 809,500				\$	
Net Adjustment (Total) Adjusted Sale Price		None	e	X + - Net Adj: 3%			X + Net Ad	j: 1%	-			Adj: 0%			
Net Adjustment (Total) Adjusted Sale Price	esearch			X + Net Adj: 3% Gross Adj : 9%	\$	930,360	X + Net Ad Gross	j: 1% Adj: 1	2%	\$ 809,500		Adj: 0%			
Net Adjustment (Total) Adjusted Sale Price of Comparables  Report the results of the r			nalysis of SUI	X +  Net Adj: 3%  Gross Adj : 9%  the prior sale or trans  BJECT	\$ fer his	930,360	X + Net Ad Gross ect prop	j: 1% Adj: 1	- 2% d compa	\$ 809,500	Gros	Adj: 0% ss Adj: (	)%		6
Net Adjustment (Total) Adjusted Sale Price of Comparables  Report the results of the r ITEM Date of Prior Sale/Transfe	er		nalysis of SUI 04/2	X +  Net Adj: 3%  Gross Adj : 9%  the prior sale or trans  BJECT  0/2023	\$ fer his	930,360	X + Net Ad Gross ect prop	j: 1% Adj: 1	- 2% d compa	\$ 809,500 arable sales	Gros	Adj: 0% ss Adj: (	)%	\$	6
Net Adjustment (Total) Adjusted Sale Price of Comparables  Report the results of the r ITEM Date of Prior Sale/Transfe	er		nalysis of SUI 04/2 \$81	X + Net Adj: 3% Gross Adj: 9%  the prior sale or trans BJECT 20/2023 15,000	\$ fer his	930,360 story of the sub MPARABLE SA	X 4 Net Ad Gross  ect prop	j: 1% Adj: 1	2% d compa	\$ 809,500 arable sales ARABLE SALE #	Gros	Adj: 0% ss Adj: (	)%	\$	6
Net Adjustment (Total) Adjusted Sale Price of Comparables  Report the results of the r ITEM  Date of Prior Sale/Transfe Price of Prior Sale/Transfe Data Source(s)	er er		nalysis of SUI 04/2 \$81 RealQ	X + - Net Adj: 3% Gross Adj: 9%  the prior sale or trans BJECT 20/2023 15,000 uest.com	\$ fer his	930,360 story of the subj MPARABLE SA RealQuest.	Net Ad Gross ect prop LE # 4	j: 1% Adj: 1	2% d compa	\$ 809,500  arable sales  ARABLE SALE #	Gros	Adj: 0% ss Adj: (	)%	\$	6
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SALES COMPARISON ANALYSIS

### **Exterior-Only Inspection Residential Appraisal Report**

File No. 53059 Case No. 3412259

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

**SCOPE OF WORK:** The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a visual inspection of the exterior areas of the subject property from at least the street, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

The appraiser must be able to obtain adequate information about the physical characteristics (including, but not limited to, condition, room count, gross living area, etc.) of the subject property from the exterior-only inspection and reliable public and/or private sources to perform this appraisal. The appraiser should use the same type of data sources that he or she uses for comparable sales such as, but not limited to, multiple listing services, tax and assessment records, prior inspections, appraisal files, information provided by the property owner, etc.

**INTENDED USE:** The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

**INTENDED USER:** The intended user of this appraisal report is the lender/client.

**DEFINITION MARKET VALUE:** The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions\* granted by anyone associated with the sale.

\*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

**STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS:** The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- 2. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- 3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
- 4. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
- 5. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

### **Exterior-Only Inspection Residential Appraisal Report**

File No. 53059 Case No. 34122599

### APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- 2. I performed a visual inspection of the exterior areas of the subject property from at least the street. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
- 3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- 6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

### Exterior-Only Inspection Residential Appraisal Report Case No. 3412259

- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

### SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

- 1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- 4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER	info T	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Val A	Signature
Name	/ Antonio Anderson	Name
Company Name	Prodigy Appraisal Services	Company Name
Company Address	P. O. Box 4609	Company Address
-	West Hills, CA 91308	
Telephone Number	8186188081	Telephone Number
Email Address	antonio@prodigyappraisal.com	Email Address
Date of Signature ar	nd Report04/24/2023	Date of Signature
Effective Date of Ap	praisal <u>04/23/2023</u>	State Certification #
State Certification #	AR035678	or State License #
or State License #		State
or Other (describe)	State #	Expiration Date of Certification or License
State	CA	
Expiration Date of C	Pertification or License 11/23/2024	
		SUBJECT PROPERTY
ADDRESS OF PRO	PERTY APPRAISED	
	10111 Laramie Ave	Did not inspect exterior of subject property
	Chatsworth, CA 91311	Did inspect exterior of subject property from street
		Date of Inspection
APPRAISED VALUE	E OF SUBJECT PROPERTY \$ 869,000	
LENDER/CLIENT		
Name	ClearCapital	COMPARABLE SALES
	Wedgewood Inc	
Company Address	2015 Manhattan Beach Blvd Suite 100	Did not inspect exterior of comparable sales from street
-	Redondo Beach, CA 90278	Did inspect exterior of comparable sales from street
Email Address		Date of Inspection

# Prodigy Appraisal Services COMMENT ADDENDUM

File No. 53059 Case No. 34122599

Borrower Redwood Holdings LLC 10111 Laramie Ave Property Address CA 91311 City Chatsworth State Zip Code

#### Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278

### SUBJECT CONDITION Per exterior inspection, age, location, the subject appears to be in overall average condition with an average quality of construction. The appraiser makes the extraordinary assumption that the interior of the subject is also in average condition with no need for any repairs or deferred maintenance issues not seen from the exterior inspection. The right to modify this report is reserved if the above noted information is found to be inaccurate which could affect value and the outcome of this There's no apparent damage to the subject or neighborhood from any recent heavy rains, flooding, mud-slides or any other natural disasters.

### Prodigy Appraisal Services COMMENT ADDENDUM

File No. 53059 Case No. 34122599

Borrower Redwood Holdings LLC

Property Address 101	11 Laramie Ave					
City Chatsworth	County	Los Angeles	State	CA	Zip Code	91311
Lender/Client Wedge	wood Inc	Address 2015 Ma	nhattan Beach Bl	vd Suite 100, Re	dondo Beach, CA	90278

This report was prepared in accordance with the requirements of the Appraisal Report option of USPAP Standards Rule 2-2(a).

This report was completed in full compliance with the appraiser independence regulations.

The appraiser certifies and agrees that this appraisal was prepared in accordance with the requirements of Title XI of the Financial Institutions, Reform, Recovery, and Enforcement Act (FIRREA) of 1989, as amended (12 U.S.C. 3331 et seq.), and any applicable implementing regulations in effect at the time the appraiser signs the appraisal certification.

#### PURPOSE AND INTENDED USERS:

The Intended Use is to evaluate the property that is the subject of this appraisal for an asset valuation, loan servicing, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of the appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser. The report will not be used for mortgage lending purposes.

#### COMPETENCY PROVISION:

The appraiser has the appropriate knowledge and experience to complete this assignment competently. Appraiser qualifications are maintained in Prodigy Appraisal Services files and can be provided upon request.

#### **SELF CONTAINMENT:**

This appraisal report is intended to be a report containing the information necessary to enable the reader to understand the appraiser's opinion. Any third party studies referred to, such as pest, hazardous materials, or structural reports have been verified by the appraiser to the extent of the assumptions and conclusions used.

#### PERSONAL PROPERTY:

Any personal property involved in the transaction has been excluded from the valuation of the real property. Should a transaction, which includes personal property of sufficient value to affect the market value of the real property, be evident, a separate assessment of the personal property, fixtures, or intangible items will be identified and included in the report as a separate valuation.

### **DIGITAL SIGNATURE:**

This appraisal is digitally signed. This digital signature requires a security password known only by the appraiser. No changes can be made to any portion of this appraisal report once it has been digitally signed. The digital signature used in this report is an accurate representation of the appraiser's signature.

### LIMITING CONDITIONS:

The appraiser is not a licensed building contractor or a professional building inspector. I am not qualified to survey or analyze physical items that are not readily visible. If any of the parties in this transaction have questions or concerns regarding any mechanical or structural physical problems, conditions, infestation, contamination, or other issues regarding the subject property, an expert in that field or specialty should be consulted.

# Prodigy Appraisal Services PLAT MAP

File No. 53059 Case No. 34122599

Borrower Redwood Holdings LLC

 Property Address
 10111 Laramie Ave

 City
 Chatsworth
 County
 Los Angeles
 State
 CA
 Zip Code
 91311

 Lender/Client
 Wedgewood Inc
 Address
 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278

iewerNew&type=mapviewerNew&mapviewerantialias=&page=Map\_Viewer&sheetno=1&recno=0&timer=1682355715054 10111 LARAMIE AVE, CHATSWORTH, CA 91311-3418 LARAMIE 5 3 65 **3** 50 **€**3 **⊘** 62 \* KEOKUK ∅ 1,620 ··· (2) *⊗* 69 @ 70 AVE. 3 oso ③ 44 

## Prodigy Appraisal Services COMMENT ADDENDUM

File No. 53059 Case No. 34122599

Borrower Redwood Holdings LLC

Property Address 101	11 Laramie Ave					
City Chatsworth	County	Los Angeles	State	CA	Zip Code	91311
Lender/Client Wedge	wood Inc	Address 2015 Ma	nhattan Beach Bl	vd Suite 100, Re	dondo Beach, CA	90278

### **GRID ADJUSTMENTS:**

Market Grid adjustments are deemed to be self-explanatory and adjustments to the comparable sales reflect the appraiser's best estimate of market's reaction to the differences between the subject property and the comparables. Paired sales analysis is conducted to a limited degree based on the market data in the area and may not only be limited to the information included in the sales comparison grid. This approach is deemed most reliable and reflective of the typical buyer reaction to or lack thereof, certain amenities, room count, condition, quality of construction, location, view, etc...

**MARKET CONDITIONS**: None warranted due to the stable trend in the neighborhood based on the 1004MC, CRMLS CMA data, neighborhood value trend charts, and market area analysis over the last 12 months. SEE EXHIBIT AND CHARTS BELOW. The list to sale price ratios is 100%.

**LOCATION**: Adjustments applied at 2.5% increments to reflect market reaction. The adjustment is the best estimated market reaction and the paired sales analysis was conducted to a limited degree of comps one and three included in the report and historical data.

**SITE**: Based on a review of Los Angeles County Tax Assessor plat map, the subject has a site area of 11,006 Sqft. The Google Aerial maps and 3D measuring tools were utilized to estimate the overall usable area for the subject and comparables. Even though the comparable lots differ in size from the subject, they still can only be used to build one home, so their larger or smaller site areas are worth only a marginal difference, not the full overall value of land. That being noted adjustments warranted were applied at \$5 per sqft for differences greater than 1000 sqft and rounded to \$500.

VIEW: None warranted.

**DESIGN/STYLE**: None warranted.

**GLA**: Adjustments made at \$125.00 per square foot of difference for differences greater than 100 square feet and then rounded to the nearest \$500.

**ROOM COUNT**: Bedroom count was absorbed in the GLA adjustments. Bathroom adjustments were made at \$5,000 per half bath and \$10K per full bathroom differences.

**CONDITION**: Adjustments applied at 2.5% increments based on the paired sales analysis of comps one and two. NOTE: due to UAD form limitations, the rating of comp one is the same as the subject. However, adjustments had to be applied for overall differences. Comp one has moderately updated kitchen over the years and newer wood flooring.

**AGE**: None warranted. Age was considered in the quality and condition ratings.

GUEST HOUSE: None warranted.

AUTO STORAGE: None warranted.

### SUMMARY OF SALES COMPARISON APPROACH:

A diligent effort was made to find comparables sales that were similar to the subject in age, style, lot size, quality of construction, close proximity, and condition. The initial search criteria were 12 months prior to inspection, 20% GLA difference, and 1 mile radius. Based on the above noted search criteria the comparables included in the report bracket the major characteristics of the subject and considered the best indication of value.

Comp one was given dominate weight due to close proximity, condition, very recent sale date, most similar GLA, and least amount in gross adjustments. Comps two and three were given secondary and supportive weight. Comp two was included due to the very recent sale date, close proximity, similar overall condition. Comp three sold more than six months prior and larger in size by more than 20%, however, it had to be considered in order to bracket the subject lot size. Comps four and five are active sales included to demonstrate current listing activity.

# Prodigy Appraisal Services AERIAL MAP ADDENDUM

File No. 53059 Case No. 34122599

Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278

Borrower Redwood Holdings LLC

Wedgewood Inc

Lassen St

Kinzie St

Lender/Client

Property Address 10111 Laramie Ave

City Chatsworth County Los Angeles State CA Zip Code 91311

Devonshire, St

Tuba St

Subject
10111 Laramie Ave
Chatsworth, CA 91311
APN: 2741-010-017

Romar St

Labrador St

Lassen\_St

### Prodigy Appraisal Services LOCATION MAP ADDENDUM

File No. 53059 Case No. 34122599

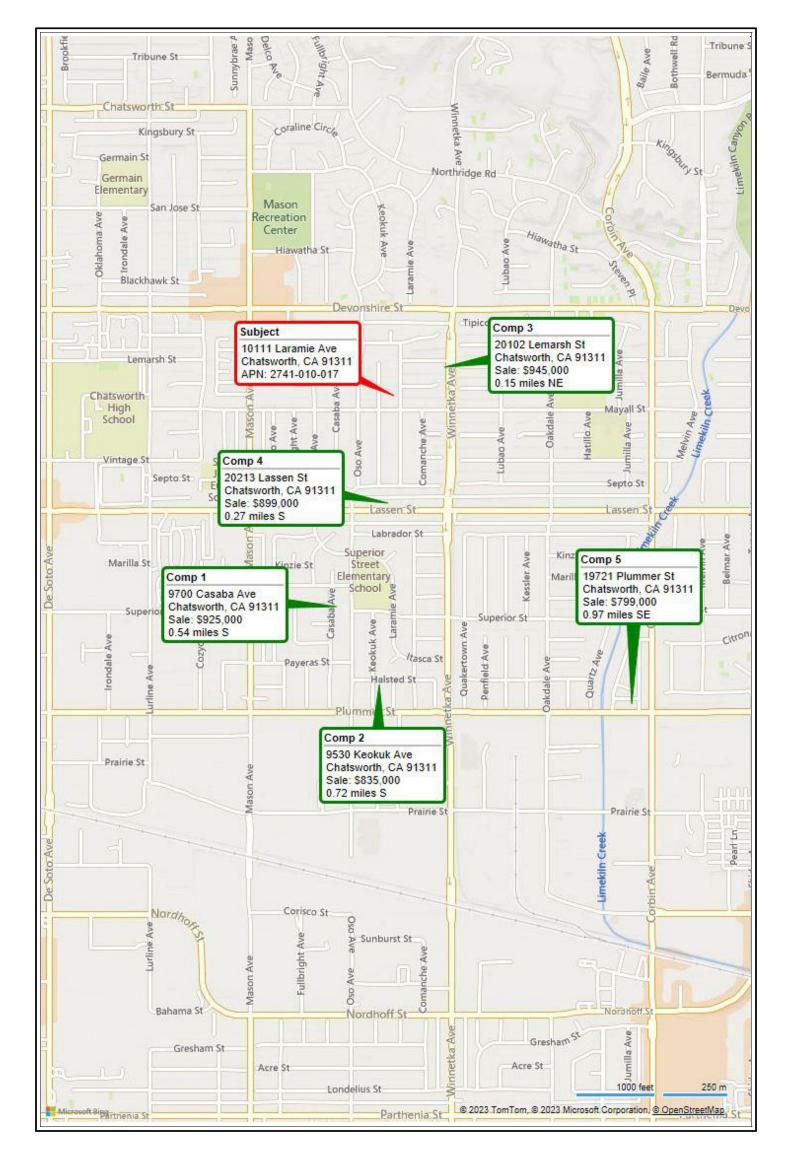
Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278

Borrower Redwood Holdings LLC

Wedgewood Inc

Lender/Client

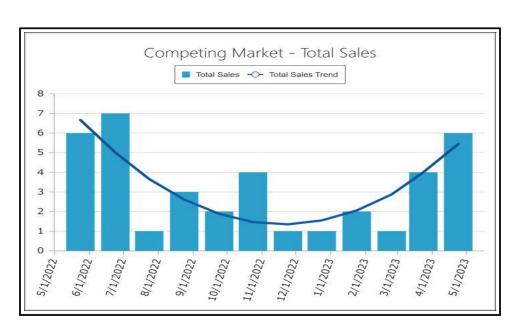
Property Address	10111 Laramie Ave					
City Chatsworth	County	Los Angeles	State	CA	Zip Code	91311



### Market Conditions Addendum to the Appraisal Report File No. 53059 Case No. 34122599

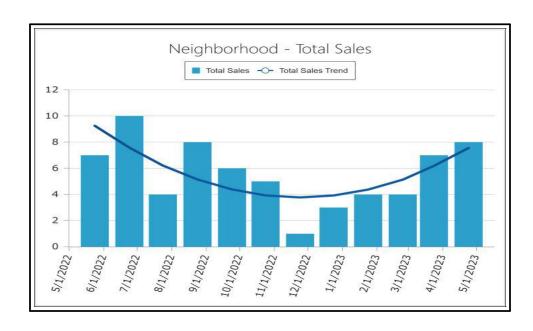
The purpose of this addendum is to provide the lende	r/client with a clear and	d accurate understar	nding of the market tre	nds a	nd conditions p	reva	lient in the s	ubject
neighborhood. This is a required addendum for all ap	•							
Property Address 10111 Laram	ie Ave	City	Chatsworth	S	tate CA		ZIP Code	91311
Borrower Redwood Holdings LLC								
Instructions: The appraiser must use the information	•							
housing trends and overall market conditions as repo	-		·					
it is available and reliable and must provide analysis a		•						
explanation. It is recognized that not all data sources								
in the analysis. If data sources provide all the required		•			•		•	•
average. Sales and listings must be properties that co						ed by	y a prospec	live buyer of the
subject property. The appraiser must explain any ano				rorec			II Tarana d	
Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months 4	Current - 3 Months	X			II Trend	Dealining
Total # of Comparable Sales (Settled)	23		11	+	┥ ~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~	_	Stable	Declining
Absorption Rate (Total Sales/Months)	3.83	1.33	3.67		Increasing			Declining
Total # of Comparable Active Listings	2	4	3		Declining	X		Increasing
Months of Housing Supply (Total Listings/Ab. Rate)	0.52 Prior 7-12 Months	3	0.82 Current - 3 Months		Declining	X		Increasing
Median Sales & List Price, DOM, Sale/List %	820000	Prior 4-6 Months 797500	835000				II Trend	Dealining
Median Comparable Sales Price  Median Comparable Sales Days on Market	15	18	9	$\vdash$	Increasing Declining	X		Declining
Median Comparable Sales Days on Market  Median Comparable List Price	929500	855000	799000		Increasing			Increasing Declining
Median Comparable List Frice  Median Comparable Listings Days on Market	140	114	45		Declining	X		Increasing
Median Sale Price as % of List Price	100	101.9	100		Increasing	X	1	Declining
Seller-(developer, builder, etc.) paid financial assistar		Yes X	No Too		Declining	X	1	Increasing
Explain in detail seller concessions trends for the pas				oroo				
condo fees, options, etc.)	t 12 months (e.g. selle	i continuutions increa	15eu 110111 576 to 576, 11	iciea	sing use of buy	uowi	is, closing c	0818
CRMLS indicates there were 38 closed sale	e during the past 1	12 months and 1	3 of those sales of	ntai	ned seller c	nnce	secione w	hich is 34% of
the total transactions in this market area. Pr								
concessions; 25% of sales for this period. 0-								
\$900 and \$33,500. The median concession			0 /0 OI Sales IOI III	s pe	ilou. Tile co	IIC <del>C</del>	5510115 Tal	iged between
			ain (including the trend	la in I	istings and sale	on of	forceleand	nranartica)
Are foreclosure sales (REO sales) a factor in the mark The data used in the grid above does not in-								
transactions. However, this is not a mandato								
beyond the scope of this assignment to conf				uisii	esseu sales	uia	t were no	reported. It is
	iiiii eacii sale use	u iii tile ivialket t	zonalions Report.					
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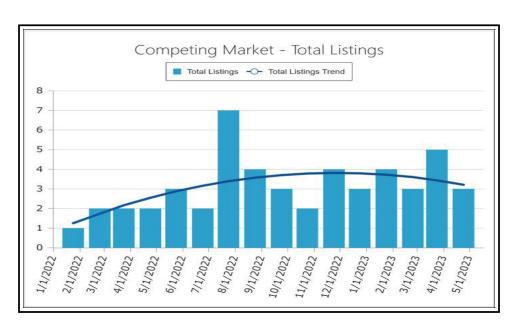
MARKET RESEARCH & ANALYSIS



ABOVE: Competing Market - Total Sales

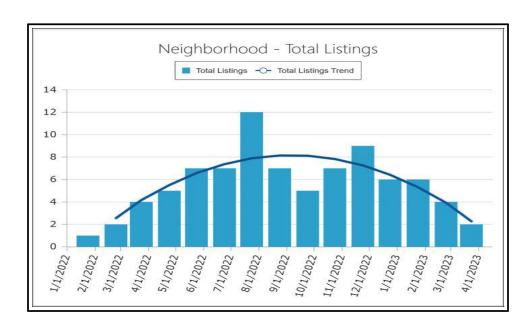
BELOW: Neighborhood - Total Sales





ABOVE: Competing Market - Total Listings

BELOW: Neighborhood - Total Listings





ABOVE: Competing Market - Total Sales and Listings

BELOW: Neighborhood - Total Sales and Listings



32



ABOVE: Competing Market - Median Sales Price

BELOW: Neighborhood - Median Sales Price

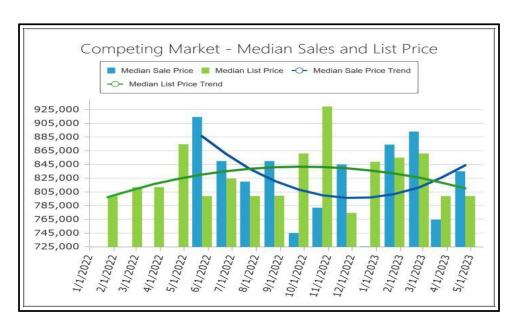




ABOVE: Competing Market - Median List Price

BELOW: Neighborhood - Median List Price





ABOVE: Competing Market - Median Sales and List Price

BELOW: Neighborhood - Median Sales and List Price





ABOVE: Competing Market - Median Sales and Listings DOM

BELOW: Neighborhood - Median Sales and Listings DOM





ABOVE: Competing Market - Average Sale and List Price Per SqFt





# Prodigy Appraisal Services SUBJECT PHOTO ADDENDUM

File No. 53059 Case No. 34122599

Borrower Redwood Holdings LLC

 Property Address
 10111 Laramie Ave

 City
 Chatsworth
 County
 Los Angeles
 State
 CA
 Zip Code
 91311

Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278



FRONT OF SUBJECT PROPERTY 10111 Laramie Ave Chatsworth, CA 91311



REAR OF SUBJECT PROPERTY



STREET SCENE

# Prodigy Appraisal Services SUBJECT PHOTO ADDENDUM

File No. 53059 Case No. 34122599

Borrower Redwood Holdings LLC

 Property Address
 10111 Laramie Ave

 City
 Chatsworth
 County
 Los Angeles
 State
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 Zip Code
 91311

Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278



Alternate street view



Side



Side

Borrower Redwood Holdings LLC

 Property Address
 10111 Laramie Ave

 City
 Chatsworth

 County
 Los Angeles

 State
 CA

 Zip Code
 91311

Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278



COMPARABLE SALE # 9700 Casaba Ave Chatsworth, CA 91311



COMPARABLE SALE # 9530 Keokuk Ave Chatsworth, CA 91311



COMPARABLE SALE # 3 20102 Lemarsh St Chatsworth, CA 91311

Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278

Borrower Redwood Holdings LLC

Lender/Client

Property Address 10111 Laramie Ave

Wedgewood Inc

City Chatsworth County Los Angeles State CA Zip Code 91311



COMPARABLE SALE # 20213 Lassen St Chatsworth, CA 91311



COMPARABLE SALE # 5 19721 Plummer St Chatsworth, CA 91311

COMPARABLE SALE # 6

## UNIFORM APPRAISAL DATASET (UAD) Property Condition and Quality Rating Definitions

UAD) File No. 53059
Definitions Case No. 34122599

### Requirements - Condition and Quality Ratings Usage

Appraisers must utilize the following standardized condition and quality ratings within the appraisal report.

#### **Condition Ratings and Definitions**

C:1

The improvements have been recently constructed and have not been previously occupied. The entire structure and all components are new and the dwelling features no physical depreciation.

**Note:** Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered "new" if they have significant physical depreciation (that is, newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category are either almost new or have been recently completely renovated and are similar in condition to new construction.

**Note:** The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

C3

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

**Note:** The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. It's estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

C.4

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

**Note:** The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

C5

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability are somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

**Note:** Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

**Note:** Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

## UNIFORM APPRAISAL DATASET (UAD) Property Condition and Quality Rating Definitions

File No. 53059 Case No. 34122599

### **Quality Ratings and Definitions**

Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are exceptionally high quality.

Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residences constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high-quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

Q3

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Ω4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

05

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Ω6

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

### Requirements - Definitions of Not Updated, Updated and Remodeled

### **Not Updated**

Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

### Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components meet existing market expectations. Updates do *not* include significant alterations to the existing structure.

### Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of square footage). This would include a complete gutting and rebuild.

### **Explanation of Bathroom Count**

Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the period and the half bath count is represented to the right of the period.

### Example:

3.2 indicates three full baths and two half baths.

## UNIFORM APPRAISAL DATASET (UAD) Property Description Abbreviations Used in This Report

File No.

Case No.

53059

34122599

Abbreviation Full Name May Appear in These Fields Α Adverse Location & View Acres Area, Site ac AdjPrk Adjacent to Park Location AdjPwr Adjacent to Power Lines Location ArmLth Sales or Financing Concessions Arms Length Sale ΑT Attached Structure Design (Style) В Beneficial Location & View Bathroom(s) Basement & Finished Rooms Below Grade ba br Bedroom Basement & Finished Rooms Below Grade BsyRd **Busy Road** Location Contracted Date Date of Sale/Time Cash Sale or Financing Concessions Cash Commercial Influence Comm Location Conventional Conv Sale or Financing Concessions Garage/Carport Carport ср CrtOrd Court Ordered Sale Sale or Financing Concessions CtvSkv City View Skyline View View CtyStr City Street View View Covered Garage/Carport DOM Days On Market **Data Sources** DT **Detached Structure** Design (Style) dw Driveway Garage/Carport **Expiration Date** Date of Sale/Time Sale or Financing Concessions Estate Estate Sale **FHA** Federal Housing Administration Sale or Financing Concessions Garage/Carport Garage g Attached Garage Garage/Carport ga gbi Built-In Garages Garage/Carport qd **Detached Garage** Garage/Carport **GlfCse** Golf Course Location Golf Course View Glfvw View Design (Style) GR Garden HR High Rise Design (Style) Interior Only Stairs Basement & Finished Rooms Below Grade in Ind Industrial Location & View Listing Listing Sales or Financing Concessions Location Lndfl Landfill Limited Sight LtdSaht View MR Mid Rise Design (Style) Mtn View Mountain View Neutral Ν Location & View NonArm Non-Arms Length Sale Sale or Financing Concessions Other Basement & Finished Rooms Below Grade 0 Other Design (Style) Garage/Carport Open op Prk Park View View View Pstrl Pastoral View PubTrn **Public Transportation** Location PwrLn Power Lines View Relo Relocation Sale Sale or Financing Concessions **REO REO Sale** Sale or Financing Concessions Location & View Res Residential RHUSDA - Rural Housing Sale or Financing Concessions Recreational (Rec) Room Basement & Finished Rooms Below Grade rr RT Row or Townhouse Design (Style) Settlement Date Date of Sale/Time SD Semi-detached Structure Design (Style) Short Short Sale Sale or Financing Concessions sf Square Feet Area, Site, Basement Area, Site sqm Square Meters Unk Unknown Date of Sale/Time Veterans Administration VA Sale or Financing Concessions w Withdrawn Date Date of Sale/Time Walk Out Basement Basement & Finished Rooms Below Grade wo Woods Woods View View Wtr Water View View WtrFr Water Frontage Basement & Finished Rooms Below Grade wu Walk Up Basement

Prodigy Appraisal Services

### APPRAISAL COMPLIANCE ADDENDUM File No. 53059 Case No. 34122599

		,, ,	- Cas	SE NO. 34122333
Borrower/Client Redwood Ho				
Address 10111 Laramie Ave				Unit No.
City Chatsworth	, ,	Los Angeles	_ State <u>CA</u>	Zip Code <u>91311</u>
Lender/Client Wedgewood In	<u>1C</u>			
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APPRAISAL AND REPOR	raisal Compliance Addendum is included to ens	sure this appraisal report meets a	11 USPAP 2014 1	equirements.
This Appraisal Report is one of the	- · · · ·	aviromente of the Approied Deport	ntion of LICDAD C	tandarda Dula 2 2/a)
X Appraisal Report Restricted Appraisal Report	This report was prepared in accordance with the re-		•	• •
Restricted Appraisal Report	This report was prepared in accordance with the re intended user of this report is limited to the identified			
	at the opinions and conclusions set forth in the repo		-	
	at the opinions and conclusions set for thin the repo	it may not be understood properly wi	nout the additional	Tillioillation in the appraiser's working
ADDITIONAL CERTIFICAT	IONS			
I certify that, to the best of my kno				
-	ined in this report are true and correct.			
	ions, and conclusions are limited only by the reported	d assumptions and are my personal	impartial and uph	sizeed professional analyses
opinions, and conclusions.	ons, and conclusions are inflited only by the reported	a assumptions and are my personal,	impartial, and unb	laseu professional analyses,
•	I have no present or prospective interest in the prope	arty that is the subject of this report a	nd no personal int	erest with respect to parties involved
	I have performed no services, as an appraiser or in a			
	g acceptance of this assignment.	iny other capacity, regarding the prop	berty that is the sut	bject of this report within the three-year
* *	o the property that is the subject of this report or the	narties involved with this assignment	•	
	nment was not contingent upon developing or report	·	.•	
	eting this assignment is not contingent upon the deve	<del>-</del> ·	ned value or direc	tion in value that favors the cause
	he value opinion, the attainment of a stipulated result	· · · · · · · · · · · · · · · · · · ·		
this appraisal.	ie value opinion, the attainment of a supulated result	t, or the occurrence of a subsequent	event unectly relat	ed to the interided use of
	conclusions were developed and this report has beer	n prepared in conformity with the Un	iform Standards of	f Professional Appraisal Practice that
were in effect at the time this		ripropared, in comornity with the on	norm otandards of	Troicesional/appraisarr radioc that
	I have made a personal inspection of the property the	at is the subject of this report		
	no one provided significant real property appraisal a		is certification (if the	here are exceptions, the name of each
	nt real property appraisal assistance is stated elsewh			Total and extempliants, and manne of duct
	ed in accordance with Title XI of FIRREA as amende		i.	
PRIOR SERVICES	of in accordance with this XI of thirt Er ac amond	a, and any implomenting regulations		
	ed services, as an appraiser or in another other capac	city, regarding the property that is the	subject of the rep	ort within the three-year period
immediately preceding acce		only, regulating the property that is the		on mann are and year period
	ices, as an appraiser or in another capacity, regardin	ig the property that is the subject of t	his report within the	e three-vear period immediately
	s assignment. Those services are described in the co		no roport within the	5 three year period infinediately
PROPERTY INSPECTION	rassignment. These services are assemble in the se	THINGING BOICW.		
· I X HAVE made a per	sonal inspection of the property that is the subject of	this report.		
	a personal inspection of the property that is the subject			
APPRAISAL ASSISTANCE				
Unless otherwise noted, no one p	rovided significant real property appraisal assistance	to the person signing this certification	n. If anvone did pr	rovide significant assistance, they
	summary of the extent of the assistance provided in		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	, , , , , , , , , , , , , , , , , , , ,
· · · · · · · · · · · · · · · · · · ·		F		
ADDITIONAL COMMENTS				
Additional USPAP related issues i	requiring disclosure and/or any state mandated requi	irements:		
	<b>3</b> · · · · · · · · <b>,</b> · · · · · · · · · · · · · · · · · · ·			
MARKETING TIME AND E	XPOSURE TIME FOR THE SUBJECT PRO	OPERTY		
X A reasonable marketing time	e for the subject property is 1-90 Days day(s) u	itilizing market conditions pertinent to	the appraisal ass	signment.
	for the subject property is 1-90 Days day(s).		• •	
<u> </u>	, , , , , , , , , , , , , , , , , , , ,			
APPRAISER		SUPERVISORY APPRAIS	ER (ONLY IF	REQUIRED)
$\sim$ 1 $\ell$				
Linke	<b>1</b>			
Signature Signature		Signature		
Name Antonio Andersor	1	Mana		
Date of Signature 04/24/202		_		
State Certification # AR035678		State Certification #		
0		or State License #		
State CA		State		
-	License 11/23/2024	Expiration Date of Certification of	r License	
p		Supervisory Appraiser Inspection		tv:
Effective Date of Appraisal 04/2	23/2023		Only from street	Interior and Exterior

Borrower Redwood Holdings LLC

Property Address 10111 Laramie Ave

City ChatsworthCountyLos AngelesStateCAZip Code91311Lender/ClientWedgewood IncAddress2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278



Borrower Redwood Holdings LLC

Property Address 10111 Laramie Ave

City Chatsworth County Los Angeles State CA Zip Code 91311

Lender/Client Wedgewood Inc Address 2015 Manhattan Beach Blvd Suite 100, Redondo Beach, CA 90278



### **DECLARATIONS**

REAL ESTATE APPRAISERS
ERRORS & OMISSIONS INSURANCE POLICY

301 E. Fourth Street, Cincinnati, OH 45202

#### THIS IS BOTH A CLAIMS MADE AND REPORTED INSURANCE POLICY.

THIS POLICY APPLIES TO THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED AND REPORTED IN WRITING TO THE COMPANY DURING THE POLICY PERIOD.

Insurance is afforded by the company indicated below: (A capital stock corporation)

Note: The Insurance Company selected above shall herein be referred to as the Company.

Policy Number: RAP4113647-22 Renewal of: RAP4113647-21

Program Administrator: Herbert H. Landy Insurance Agency Inc.

100 River Ridge Drive, Suite 301 Norwood, MA 02062

Item 1. Named Insured: Antonio D. Anderson

Item 2. Address: P.O. Box 4609

City, State, Zip Code: West Hills, CA 91308

Item 3. **Policy Period**: From 11/29/2022 To 11/29/2023

(Month, Day, Year) (Month, Day, Year)

(Both dates at 12:01 a.m. Standard Time at the address of the **Named Insured** as stated in Item 2.)

Item 4. Limits of Liability:

A. \$ \_\_\_\_1,000,000 \_\_\_\_ Damages Limit of Liability – Each Claim

B. \$ \_\_\_\_\_ 1,000,000 \_\_\_\_ Claim Expenses Limit of Liability – Each Claim

C. \$ \_\_\_\_\_\_ Damages Limit of Liability – Policy Aggregate

D. \$ 1,000,000 Claim Expenses Limit of Liability – Policy Aggregate

Item 5. Deductible (Inclusive of Claim Expenses):

A. \$ 500 Each Claim

B. \$ **1,000** Aggregate

Item 6. **Premium**: \$ 895.00

Item 7. Retroactive Date (if applicable): 11/29/2005

Item 8. Forms, Notices and Endorsements attached:

D42100 (03/15) D42300 CA (10/13) IL7324 (08/12)

D42402 (05/13) D42408 (05/13) D42412 (03/17) D42413 (06/17)

D42414 (08/19)

Authorized Representative

D42101 (03/15) Page 1 of 1